REMARKS

Applicant has amended claims 1, 10, 19, 21, and 29 and has cancelled claims 44-54. Therefore, claims 1-43 are currently pending. The amendments to the claims are fully supported by the original claims and Specification. Specifically, support for the amendments to 1, 10, 19, and 29 can be found, for example, at page 14 at lines 9-12 ("retrieves a template from the stored templates, based on the year, state, jurisdiction and template type, to match the criteria"); page 14 at lines 20-21 ("taxing districts (within jurisdictions and states)"); pages 28-31 (State and Jurisdiction Set Up; "system provides flexibility in setting up these rules to allow the user to monitor properties in various states and jurisdictions" having different taxation rules); page 33 (Creating Districts for a Jurisdiction); page 37 at line 6 ("a jurisdiction, such as Maricopa County"). FIG 22-23 (Set Up of States and Jurisdictions); and FIG. 45 (District Set Up). No new matter has been added by the amendments made herein. Entry of the amendments at this time is therefore respectfully requested. Applicant reserves the right to pursue any of the cancelled claims in one or more continuation applications.

Applicant appreciates the Examiner's consideration and time during the interview with the Applicant's representative, Rodney Fuller, on October 18, 2006. The amendments and comments appearing herein are substantially in accord with those discussed during the in-person interview. As discussed during the interview, Applicant has willingly amended the claims in an effort to expedite the allowance of the present application, clearly even further distinguishing Applicant's invention from the prior art. In view of this, Applicant respectfully requests that the rejections be withdrawn and the case be expeditiously allowed.

Rejection under 35 U.S.C. § 112

Claims 19-54 stand rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which the Applicant regards as the invention for the reasons set forth on page 2 of the Office Action. Applicant has amended independent claims 19 and 29 and has cancelled claim 44 herein. Amended claims 19 and 29 now recite that, "the jurisdiction identifier is associated with a local property tax assessor,

treasurer or collector that is not a local property tax appropriating district." The claim language is now consistent with the definitions set forth in the Specification. In view of the amendments to the claims, this rejection is now moot. Applicant therefore respectfully requests that the Examiner withdraw this rejection.

Rejection under 35 U.S.C. § 102(b)

Claims 1-54 stand rejected under 35 U.S.C. § 102(b) as being anticipated by the Oklahoma County Assessor's website http://www.oklahomacounty.org/assessor/TaxCalculator.htm for the reasons set forth on pages 3-4 of the Office Action. Applicant requests reconsideration and withdrawal of the rejection.

As discussed thoroughly during the interview, Applicant's invention as presently claimed is fundamentally distinct from the Oklahoma County Assessor's website in both purpose and form. The amendments made herein were intended to further emphasize these fundamental distinctions and to expedite the allowance of the claims. The presently claimed invention is a tax system for managing property tax information for a plurality of property tax accounts in a plurality of states, jurisdictions, and tax districts. The system is a nation-wide system capable of managing property taxes throughout the United States. As set forth in claim 1, the nation-wide system is capable of and must maintain property tax data for a plurality of account records in a plurality of states, jurisdictions and tax districts. The presently claimed invention must also maintain in the storage device a plurality of tax rule template records in order to do this.

Applicant's invention provides a way to manage and to automatically retrieve the appropriate tax rule template from the stored plurality of tax rule templates for a specified account record based on the tax year identifier, the state identifier and the account jurisdiction identifier of a specified account and the template tax year identifier, the template state identifier, and template jurisdiction identifier. This feature is critical for a nation-wide system. Having the appropriate tax template is critical for accurate tax calculations when dealing with a plurality of tax accounts of properties in a plurality of states and jurisdictions. The presently claimed tax

system is truly a nation-wide system and provides a way to automatically apply the appropriate and specific tax rules for each property maintained in the system. This was not possible prior to Applicant's invention.

Applicant's Specification precisely states that jurisdiction records are linked to states, and tax district records are linked to jurisdictions. Under the title "Creating Jurisdictions," the Specification describes a means for creating or entering a jurisdiction record after first selecting the state for which that jurisdiction record will be linked: "Within the system, each state is further subdivided into jurisdictions. To enter a new jurisdiction for a particular state or to modify information for a jurisdiction already entered, the user can use a Jurisdiction Set Up window 458, an example of which is shown in FIG. 24. The user first selects a state that has been created in the system ...[proceeds to describe the data entry process]." Specification at page 29.

Under the title "Creating Districts for Jurisdictions," the Specification describes a means for creating and entering tax districts after first selecting the jurisdiction record for which the tax district will be linked: "To add a district to a jurisdiction, the user selects the year, state and jurisdiction (not shown) for which the district will be created and clicks the Add button (not shown), which will enable entry of data into the following fields. In a District Code field 746 a district code provided by the jurisdiction is entered." Specification at page 33.

The Specification clearly describes one embodiment of the nation-wide tax management system where a jurisdiction is tied to a state, and a tax district is tied to a jurisdiction. No confusion exits in the Specification between the relationships among a state, jurisdiction and a tax district, and these relationships also clearly match the hierarchy of the property tax system that exists in the United States and as understood by one skilled in the art.

In contrast to the presently claimed invention, the Oklahoma County Assessor's website is simply a basic tax calculator designed only for Oklahoma County (one jurisdiction, in one state and for one year). In order to use the Oklahoma County Tax Calculator, the user must first manually find and then enter the property tax information into the sole tax calculator provided

without any consideration as to specific tax rules that apply to different properties in different years, states, and jurisdictions. The Okalahoma County Assessor's website is clearly not a nation-wide system. It was never designed to manage property tax information for various property tax accounts in a plurality of states and jurisdictions. As stated on the front page of the Okalahoma County website, the results of the property tax calculator are for <u>information purposes only</u>. The Okalahoma County calculator will only be a close approximation of the actual tax bill based on the information entered by the user. As the Okalahoma County Assessor's website does not have a plurality of templates having a template tax year identifier, a template state identifier, and a template jurisdiction identifier, it must also necessarily fail to <u>automatically retrieve the appropriate tax template from the plurality of stored tax templates</u>, which is specifically required by the presently claimed invention.

In order for a reference to anticipate a claim, the reference must teach each and every element of the claim. The Oklahoma website does not teach, or for that matter, even suggest, each and every element of the presently claimed invention. In fact, the Oklahoma website fails to teach numerous elements of the presently pending claims. For example, the Oklahoma website does not teach or suggest a processor programmed to maintain in a storage device a plurality of tax rule templates or a database of property tax data of properties in a plurality of states, jurisdictions, and tax districts including a plurality of state identifiers and jurisdictions identifiers. The Oklahoma website further does not teach or suggest the required claim element of a processor programmed to <u>automatically retrieve</u> a tax rule template from the stored plurality of tax rule templates based on the tax year identifier, the state identifier and the account jurisdiction identifier of the specified account and the template tax year identifier, the template state identifier and template jurisdiction identifier and then generate the requested report using the automatically selected and retrieved tax template. Simply put, the Oklahoma County website was never designed or intended to be used as nation-wide tax system for managing property tax information for a plurality of property tax accounts in a plurality of states and jurisdictions. The

Oklahoma County website was designed only for Oklahoma County (one jurisdiction in one state).

In view of the fact that the Oklahoma County Assessor's website fails to teach, or for that matter even suggest, each and every element of the presently claimed nation-wide tax system as set forth in claim 1, it cannot be found to anticipate the presently claimed invention. Applicant therefore respectfully requests that this rejection be withdrawn.

Claims 2-9 depend from and include all of the limitations of claim 1. For the reasons discussed above with respect to claim 1, Applicant also submits that claims 2-9 are patentable over the Oklahoma County Assessor's website.

Applicant has amended claims 10, 19, and 29, similarly to the amendments made to claim 1. For the same reasons Claim 1 is not anticipated by the Oklahoma County Assessor's website, claims 10, 19, and 29 are also not. For example, claim 10 is also directed to a method for managing property tax information of properties in a plurality of states, jurisdictions and tax districts. The method of claim 10 requires several steps not taught or suggested by the cited prior art. For instance, claim 10 also requires the step of <u>automatically retrieving a template record from the stored plurality of template records</u> based on the tax year identifier, the state identifier and the jurisdiction identifier of the specified account and the template tax year identifier, the template state identifier and template jurisdiction identifier. The Oklahoma County Assessor's website does not teach or suggest these claim elements and therefore cannot anticipate claim 10 or the claims dependent thereon.

Likewise, the Oklahoma County Assessor's website does not teach all of the elements of claims 19 and 29. For example, Claims 19 and 29 are directed to a system for managing property tax information for a plurality of property tax accounts of properties in a plurality of states, jurisdictions, and tax districts. Claims 19 and 29 also specifically require a plurality of templates for a plurality of states and jurisdictions, each template including a template tax year identifier, a template state identifier, a template jurisdiction identifier and one or more property tax calculation parameters. These specific identifiers allow the system to automatically retrieve the

appropriate template for a particular property of interest, which is essential for determining accurate tax calculations in a nation-wide tax system that maintains a plurality of property records of properties in a plurality of states, jurisdictions, and tax districts. As the prior art does not teach these elements it also cannot anticipate claims 19 and 29 either.

Applicant respectfully submits that independent claims 10, 19, 29 and the claims depending thereon are patentable over the Oklahoma County Assessor's website for these additional reasons – *i.e.,* claims 11-18 depend from claim 10 and include all of the limitations of claim 10; claims 20-28 depend from claim 19 and include all of the limitations of claim 19; and claims 30-43 depend from claim 29 and include all of the limitations of claim 29.

Finally, claims 44-54 have been deleted herein and therefore the rejections to these claims are now moot.

In view of the above, Applicant respectfully requests that the rejection under 35 U.S.C. § 102(b) be withdrawn.

Lastly, Applicant responds to the Examiner's suggestion on page 3 of the Office Action that the Specification is vague with respect to the term "Maricopa." Applicant respectfully disagrees. One skilled in the art would understand based on the Specification that the term "Maricopa" used therein refers to the assessing or collecting jurisdiction of Maricopa County (a jurisdiction) and not the city of Maricopa (which one skilled in the art would understand is not a jurisdiction in Arizona, but a city), which is located in Pinal County, not Maricopa County.

The Specification specifically provides examples of what jurisdictions are. For example, at page 37, line 6, it states that "a jurisdiction, such as Maricopa County." At page 29, the Specification further describes how to set up a jurisdiction and clearly states that "[w]ithin the system, each state is further subdivided into jurisdictions." One skilled in the art would know that Arizona is divided into 15 assessing and collecting jurisdictions known as "Counties," of which Maricopa County is one. The Specification further provides examples of other Arizona jurisdictions (Counties). Describing setting up a jurisdiction, at page 30, lines 1-5, it states that "in the State of Arizona, Greenlee County is abbreviated as GRE. In the Juris Name (Jurisdiction

Name) field 468, the user enters the complete name of the jurisdiction, for example Greenlee County."

In FIG. 24, see also FIG. 25, one can see that the Juris Names have been abbreviated and the shorthand terms "Greenlee" and "Maricopa" are used to represent "Greenlee County and Maricopa County," – jurisdictions. As the jurisdictions are linked to Arizona, one skilled in the art would know that "Greenlee," "Apache," "Coconino," "Cochise," "Graham," "Gila," and "Maricopa" next to their appropriate Juris Code, example "GRE," are all short hand for one of the 15 counties in Arizona (jurisdictions). One skilled in the art would not be confused. For the Examiner's information, the 15 counties in Arizona include: Apache, Cochise, Coconino, Gila, Graham, Greenlee, La Paz, Maricopa, Mohave, Navajo, Pima, Pinal, Santa Cruz, Yavapai, and Yuma Counties.

Contrary to past comments by the Examiner that the invention may be confused with prior art because a tax jurisdiction is similar to a tax district, the Specification and these amendments have clearly distinguished this issue. The claim amendments specifically and completely eliminate any possible confusion, requiring a plurality of tax accounts of properties located in a plurality of states, jurisdictions and tax districts.

The language of the Specification and design of the invention, a nation-wide tax system, clearly depicts a system where a jurisdiction is tied to a state, and a tax district can be tied to a jurisdiction. No confusion exits between the use and relationship of these terms with the function of the prior art and use by one skilled in the art.

RESPONSE TO OFFICE ACTION
Title: "Method and System for Managing Multi-Jurisdictional Property Tax Information"
U.S. Serial No. 09/812,305
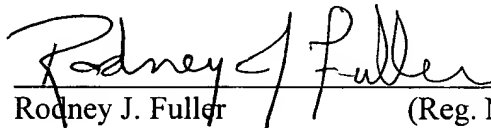
Docket No. 31363.012

Conclusion

For all of these reasons, Applicant believes all claims to be in condition for allowance. If there are any remaining questions, the Examiner is invited to call Applicant's representative Rodney Fuller at (602) 916-5404 to promptly resolve any such issues in order to expedite the allowance of this application.

Respectfully submitted,

October 30, 2006
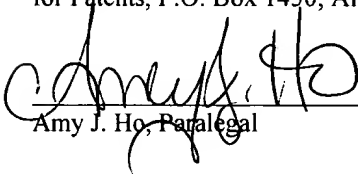Date

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CERTIFICATE OF MAILING UNDER 37 C.F.R. 1.8

I hereby certify that this paper and any documents referred to as herein are being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on **October 30, 2006**.

Amy J. Ho, Paralegal

October 30, 2006
Date of Signature